

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth Patrick Ray
Debtor

Case No. 22-00036-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 09, 2022

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2022:

Recip ID	Recipient Name and Address
5455003	Franklin Cty Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3600

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5455001	Email/Text: ECF@fayservicing.com	Jun 09 2022 18:48:00	Fay Servicing LLC, Attn: Bakruptcy Dept, PO Box 809441, Chicago, IL 60680
5456009	+ Email/Text: camanagement@mtb.com	Jun 09 2022 18:48:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 1 Kenneth Patrick Ray gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com

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Rebecca Ann Solarz

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for
VRMTG Asset Trust bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	
KENNETH PATRICK RAY	:	CHAPTER 13
a/k/a KENNETH P. RAY,	:	
Debtor	:	CASE NO.: 1-22-00036-HWV
	:	
KENNETH PATRICK RAY	:	
a/k/a KENNETH P. RAY,	:	
Movant	:	
	:	
vs.	:	
	:	
JACK N. ZAHAROPOULOS, ESQUIRE	:	
CHAPTER 13 TRUSTEE,	:	
FAY MORTGAGE SERVICING,	:	
M&T BANK, and	:	
FRANKLIN COUNTY TAX CLAIM BUREAU	:	
Respondents	:	

ORDER

Upon consideration of Debtor's Motion to Sell Real Estate Free and Clear of Liens, and it appearing that no Objection or Answer was filed to the Motion by the time set forth in an Order, good reason appearing therefore, no objections appearing thereto, it is hereby declared that the Buyer (and/or its designee) is a good faith purchaser for purposes of Section 363(m) and (n) and for purposes of *In re Abbotts Dairies of Pennsylvania Inc.*, 788 F.2d 143 (3rd Cir. 1986);

IT IS HEREBY ORDERED AND DECREED that Federal Bankruptcy Rule 6004(g) is not applicable, and the real property may be sold and purchased immediately upon entry of Order of Court approving same and that the sale of real estate at 11734 Ridge Road, Greencastle, Franklin County, Pennsylvania, free and clear of liens, to Nelson E. Shank, for \$209,000.00 is approved and distribution of the proceeds as set forth below shall be permitted:

1. Payment of all closing costs for which Debtor is liable.

2. Payment of attorney's fees in the amount of \$3,500.00, to be applied to Debtor's costs and Attorney fees billed on an hourly basis.

3. Payment of any and all other miscellaneous fees involved with the sale.

4. Payment of any liens and mortgages.

5. As long as same is a valid lien on subject real estate, payment in full of Franklin County Tax Claim Bureau real estate taxes, if any, or else the sale will not occur.

6. As long as same is a valid lien on subject real estate, payment in full of Fay Mortgage Servicing (first mortgage), or else the sale will not occur.

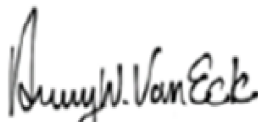
7. As long as same is a valid lien on subject real estate, payment in full of M&T Bank second mortgage, or else the sale will not occur.

8. If there are net proceeds remaining after paying all of the costs, fees and liens set forth in the preceding paragraphs, then payment of any and all attorney fees owed to Debtor's counsel for representation in the above matter.

9. If there are net proceeds remaining after paying all the costs, fees and liens set forth in the preceding paragraphs, then payment of the non exempt portion of the proceeds, from the sale of the real estate or \$7,400.00, whichever is greater, to Trustee Jack N. Zaharopoulos, Esquire.

10. If there are net proceeds remaining after paying all the costs, fees and liens set forth in the preceding paragraphs, then the remaining balance, if any, shall be distributed to the Debtor.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: June 8, 2022